

Information to identify the case:

Debtor 1	Cesar Enrique Ramirez	Social Security number or ITIN	xxx-xx-4541
	First Name Middle Name Last Name	EIN	--
Debtor 2	Lidia Monica Diaz-Aedo	Social Security number or ITIN	xxx-xx-9041
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-23318-CMG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Cesar Enrique Ramirez

Lidia Monica Diaz-Aedo

10/5/18

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Cesar Enrique Ramirez
 Lidia Monica Diaz-Aedo
 Debtors

Case No. 18-23318-CMG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

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 Total Noticed: 28

Date Rcvd: Oct 05, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 07, 2018.

db/jdb	+Cesar Enrique Ramirez, Lidia Monica Diaz-Aedo, 113 Jay Place, Middlesex, NJ 08846-1612
cr	+PNC BANK, N.A., 3232 NEWMARK DRIVE, MIAMISBURG, OH 45342-5421
517625605	+Citibank North America, Citibank Corp/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
517625606	+Citibank/Sears, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
517625607	+Citibank/The Home Depot, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
517625609	+Costco Go Anywhere Citicard, Centralized Bk/Citicorp Credit Card Srvs, Po Box 790040, St Louis, MO 63179-0040
517625610	+Diaz-Aedo Monica Lidia, 113 Jay Place, Middlesex, NJ 08846-1612
517625611	+Navicore, P.O. Box 419253, Boston, MA 02241-9253
517625612	+PNC Mortgage, Po Box 8703, Dayton, OH 45401-8703
517625613	+Ramirez E. Cesar, 113 Jay Place, Middlesex, NJ 08846-1612
517625622	+Zwicker & Associates, 80 Minuteman Road, Andover, MA 01810-1008

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

	E-mail/Text: usan.j.njbankr@usdoj.gov Oct 06 2018 00:03:24 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 06 2018 00:03:19 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	EDI: HNDA.COM Oct 06 2018 03:33:00 American Honda Finance Corp., P.O. Box 168088, Irving, TX 75016-8088
517625601	EDI: HNDA.COM Oct 06 2018 03:33:00 American Honda Finance, Attn: Bankruptcy, Po Box 168088, Irving, TX 75016
517625602	+EDI: AMEREXPR.COM Oct 06 2018 03:33:00 Amex, Po Box 981540, El Paso, TX 79998-1540
517625603	EDI: BANKAMER.COM Oct 06 2018 03:33:00 Bank Of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998
517625604	+EDI: TSYS2.COM Oct 06 2018 03:33:00 Barclays Bank Delaware, Po Box 8801, Wilmington, DE 19899-8801
517625608	+EDI: WFNNB.COM Oct 06 2018 03:33:00 Comenitycapital/boscov, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
517625614	+E-mail/Text: rwjebn@rwjbh.org Oct 06 2018 00:04:33 Robert Wood Johnson University Hospital, Attn: Patient Accounts Department, 379 Campus Drive, 2nd Floor, Somerset, NJ 08873-1161
517629351	+EDI: RMSC.COM Oct 06 2018 03:33:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517625615	+EDI: RMSC.COM Oct 06 2018 03:33:00 Synchrony Bank/ JC Penneys, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
517625616	+EDI: RMSC.COM Oct 06 2018 03:33:00 Synchrony Bank/Lowes, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
517625617	EDI: TFSR.COM Oct 06 2018 03:33:00 Toyota Motor Credit, Toyota Financial Services, P.O.Box 8026, Cedar Rapids, IA 52408
517625618	+EDI: WFFC.COM Oct 06 2018 03:33:00 Wells Fargo Bank, Attn: Bankruptcy, Po Box 94435, Albuquerque, NM 87199-4435
517625619	+EDI: WFFC.COM Oct 06 2018 03:33:00 Wells Fargo Bank, Po Box 10438, Macf8235-02f, Des Moines, IA 50306-0438
517625620	+EDI: WFFC.COM Oct 06 2018 03:33:00 Wells Fargo Jewelry Advantage, Attn: Bankruptcy, Po Box 71118, Charlotte, NC 28272-1118
517625621	+EDI: WFFC.COM Oct 06 2018 03:33:00 Wf/pcm, P.O. Box 94435, Albuquerque, NM 87199-4435
	TOTAL: 17

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 07, 2018

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin
Form ID: 318

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Total Noticed: 28

Date Rcvd: Oct 05, 2018

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 5, 2018 at the address(es) listed below:

Andre Earl Woodson on behalf of Joint Debtor Lidia Monica Diaz-Aedo awoodson@garcesgrabler.com
Andre Earl Woodson on behalf of Debtor Cesar Enrique Ramirez awoodson@garcesgrabler.com
Daniel E. Straffi bktrustee@straffilaw.com,
G25938@notify.cincompass.com/familyclient@straffilaw.com;bktrustee@straffilaw.com;dstraffi@ecf.ep
iqsystems.com
Daniel E. Straffi on behalf of Trustee Daniel E. Straffi bktrustee@straffilaw.com,
G25938@notify.cincompass.com/familyclient@straffilaw.com;bktrustee@straffilaw.com;dstraffi@ecf.ep
iqsystems.com
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Frank J Martone on behalf of Creditor PNC BANK, N.A. bky@martonelaw.com
Kevin Gordon McDonald on behalf of Creditor Toyota Motor Credit Corporation
kmcDonald@kmlawgroup.com, bkgroup@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8